ABSTRACT

[0040]   Disclosed is a method and apparatus for authenticating a secure transaction by using information about the transaction and about the user, including a secret key. Secure information based upon information about the transaction, and information about the user, including a secret key is processed. This secure information is provided to the vendor as ordinary private transaction information, in the same manner as a credit card number, or a user name. A verifier, such as the user's bank, credit card company, a trusted authority, or the like, can then use the information about the transaction, the user, and the user's secret key to verify the secure information.